

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Michael D. Karaschak**  
**Stacey D. Karaschak**  
Debtor(s)

Bankruptcy Case No.: 17-20812-CMB

Chapter: 13  
Docket No.: 45 - 44  
Concil. Conf.: April 16, 2020 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **March 2, 2020**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **March 16, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **April 16, 2020 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: January 16, 2020

cm: All Creditors and Parties In Interest

Carlota M. Bohm  
United States Bankruptcy Judge

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Michael D. Karaschak  
 Stacey D. Karaschak  
 Debtors

Case No. 17-20812-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dsaw  
 Form ID: 410

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Jan 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2020.

db/jdb  
 aty +Michael D. Karaschak, Stacey D. Karaschak, 424 S. Summit Street, Derry, PA 15627-1438  
 +The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232,  
 UNITED STATES 15232-1700  
 14393272 +Excela Medical Group, 520 Jefferson Avenue, Suite 400, Latrobe, PA 15650  
 14393276 +FNB Consumer Discount Company, PO Box 1150, Hermitage, PA 16148-0150  
 14393274 +First National Bank, 6291 US 30, Greensburg, PA 15601-7597  
 14393275 First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529  
 14393278 +KML Law Group, P.C., Suite 5000 - BNY Independence Center, 701 Market Street,  
 Philadelphia, PA 19106-1538  
 14393279 +Latrobe Family Health Center, One Mellon Way, Latrobe, PA 15650-1197  
 14393280 +Latrobe Hospital, 121 W. 2nd Avenue, Latrobe, PA 15650-1068  
 14655007 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Dept., P.O. Box 619096,  
 Dallas, TX 75261-9741)  
 14374960 +Nationstar Mortgage, PO Box 619094, Dallas, TX 75261-9094  
 14875614 +U.S. Bank National Association et al, c/o Rushmore Loan Management Services, P.O. Box 55004,  
 Irvine, CA 92619-5004  
 14393289 +Westmoreland Hospital, 532 W. Pittsburgh Street, Greensburg, PA 15601-2282

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14393270 E-mail/PDF: gecsedirecoverycorp.com Jan 17 2020 03:22:42 Care Credit, POB 960061,  
 Orlando, FL 32896-0061  
 14393271 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 17 2020 03:16:18 Comenity Capital,  
 PO Box 182120, Columbus, OH 43218-2120  
 14393273 E-mail/Text: bnc-bluestem@quantum3group.com Jan 17 2020 03:17:40 Fingerhut, PO Box 166,  
 Newark, NJ 07101-0166  
 14393277 E-mail/PDF: gecsedirecoverycorp.com Jan 17 2020 03:22:42 JCPenney, PO Box 960090,  
 Orlando, FL 32896-0090  
 14393281 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 17 2020 03:23:21 Merrick Bank,  
 POB 1500, Draper, UT 84020-1500  
 14393282 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 17 2020 03:24:00 Merrick Bank Corp.,  
 10705 S Jordan Gtwy, Suite 200, South Jordan, UT 84095-3977  
 14393284 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 17 2020 03:23:33  
 Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502  
 14670385 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 17 2020 03:24:14  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14376006 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 17 2020 03:24:14  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14400511 E-mail/Text: bnc-quantum3group.com Jan 17 2020 03:16:26  
 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
 Kirkland, WA 98083-0788  
 14415092 +E-mail/Text: bankruptcy@sccompanies.com Jan 17 2020 03:14:34 Stoneberry,  
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 14393285 E-mail/Text: bankruptcy@sccompanies.com Jan 17 2020 03:14:34 Stoneberry, PO Box 2822,  
 Monroe, WI 53566-8022  
 14638497 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 17 2020 03:23:41 Verizon,  
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 14393287 E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Jan 17 2020 03:14:40  
 Verizon Wireless, PO Box 15124, Albany, NY 12212-5124  
 14393286 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Jan 17 2020 03:14:40  
 Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055  
 14393288 +E-mail/Text: bnc-bluestem@quantum3group.com Jan 17 2020 03:17:40 Webbank/Fingerhut,  
 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr NATIONSTAR MORTGAGE LLC  
 cr Nationstar Mortgage LLC d/b/a Mr. Cooper  
 cr U.S. Bank National Association et al c/o Rushmore  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14393283\* +Nationstar Mortgage, PO Box 619094, Dallas, TX 75261-9094

TOTALS: 3, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: dsaw  
Form ID: 410

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Jan 16, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 18, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2020 at the address(es) listed below:

Danielle Boyle-Ebersole on behalf of Creditor U.S. Bank National Association et al c/o  
Rushmore Loan Management Services debersole@hoflawgroup.com, pfranz@hoflawgroup.com  
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
Matthew Christian Waldt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
Matthew M. Herron on behalf of Attorney The Debt Doctors, LLC mmh@thedebedtctors.com,  
hgs@thedebedtctors.com;alb@thedebedtctors.com  
Matthew M. Herron on behalf of Debtor Michael D. Karaschak mmh@thedebedtctors.com,  
hgs@thedebedtctors.com;alb@thedebedtctors.com  
Matthew M. Herron on behalf of Joint Debtor Stacey D. Karaschak mmh@thedebedtctors.com,  
hgs@thedebedtctors.com;alb@thedebedtctors.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8